TO IRON MERCHANTS.

A GENTLEMAN having other important Agencies, would be glad to treat with any good firm for the SALE of Bar, Rod, Hoop, and other IRON, on commission or otherwise. A stock must be kept.—The highest references can be given.—Address OMEGA, Office of "The Builder," 1, York-street, Covent-garden.

TO CIVIL ENGINEERS, ARCHITECTS, &c.

THE Engineer of a Public Company wishes to CORRESPOND with PROFESSIONAL GENTLEMEN in the PROVINCES, in order that they may co-operate with him in carrying out an important SANITARY MEASURE.—Applications to be by letter, and addressed to Y. A. YARROW, Esq., 28, St. James-street, Pall-mall.

BILLS of QUANTITIES.—DAY & SON, Lithographers to the Queen.—Lithograph Bills of Quantities with the greatest despatch, and at a rate moving on the prices generally charged.
17, GATE-STREET, LINCOLN'S-INN-FIELDS.

LITHOGRAPHY and ENGRAVING.—Estate Plans, Drawings of Machinery, Manufacturers' Patterns, Tenders and Portraits, Share Certs., Circular Letters, &c., Bankers' Notes and Cheques, Certificates, Bills of Exchange and Lading, Invoices, Cards, &c., and every description of Engraving and Lithographing by the first artists and workmen at the lowest current rate of charges.—WATERLOW and SONS, 65 to 68, London-wall, London.

TO ARCHITECTS.

COMPETITION and other DRAWINGS.—Mr. THOMAS S. BOYS, Member of the New Society of Painters in Water Colours, and author of "The Picturesque Architecture of Paris, Ghent, Antwerp, &c." and of "London as it is," offers his services in Tinting Backgrounds, Landscapes, Perspective Views, Interiors, &c. From the long experience he has had in such subjects, he is fully aware of the points essentially necessary to be attended to. Drawings and designs lithographed in a superior manner.—Address, Mr. BOYS, 18, Albany-street, Regent's-park.

DECORATIVE PAINTING.—Mr. FREDERICK BANG, from the Royal Academy of Munich, DECORATIVE ARTIST to FRESCO, and in all other branches of Painting; whose works may be seen in the principal public buildings of the metropolis, begs to inform his patrons, and Architects in particular, that he has considerably increased his Establishment, and is now enabled to undertake, on the shortest notice, the embellishment of private and public buildings, in any part of the United Kingdom, on the most reasonable terms, and in any of the Classical, Mediæval, or Modern Styles.—Apply to F. BANG, Decorative Artist, 56, Pall-mall, London.

THE PATENT GALVANIZED IRON.
TUPPER and CARR,
Owners of Crawford's Patents, and Proprietors of
THE GALVANIZED IRON COMPANY,
Supply patent Galvanized Sheets, plain or corrugated, for roofing &c., Water or Gas Pipes, Casings, Wire of all gauges, Guttering, Hooping, &c. Wholesale, retail, and for export.
An allowance to the trade.
WORKS—BILLWALL and BIRMINGHAM.
LONDON OFFICE, 2, MANSION-HOUSE PLACE.

IRON BUILDING and ROOFING WORKS,
BIRMINGHAM, late of Southwark.
JOHN M. PORTER,
Manufacturer of the Corrugated and other kinds of Iron Roofing for railway stations, carriage sheds, farm buildings, gas-works, warehouses, factories, &c. &c.
PATENTEE
Of the Corrugated Iron Bonnets, Girders, and Fire-proof Floors.
LONDON—Office, 34, Cornhill.

THE PATENT
GALVANIZING and CORRUGATING IRON COMPANY,
JOHN SIMONDS and Co., Managers.
The Company having made considerable improvements in the mode of working CRAUFURD'S PATENTS, and being able to galvanize larger work than was formerly practicable, they are in a position to execute orders to any extent, in a manner hitherto unequalled, and respectfully solicit the favours of builders, contractors, and others.
ON HAND, sheets, plain or corrugated, for iron houses, sheds, railway stations, &c.—Sized to order, if required. Wire, piping, guttering, &c., for home use and exportation.
N.B.—Goods to be galvanized sent for and returned free of charge, within three miles of the Tower; and all light goods received by Nine o'clock will be returned the same day, if required.
OFFICES—18, CIRCUS, MINORIES.
WORKS—GLASS-HOUSE-YARD, opposite the London Docks.
*** A discount allowed to the trade.

THE CORRUGATED and GALVANIZED IRON ROOF,
PORTABLE BUILDING, AND
NASMYTH'S PATENT FLOORING, ROOFING, AND GIRDER WORKS,
Offices, 69, Gracechurch-street.
JOHN WALKER, son of the Patentee of Corrugated Iron, calls the attention of Architects, Engineers, &c., to his List of Prices, which, consistently with good workmanship, are extremely low.
Models of the patent iron flooring, corrugated or not, and girders; also, drawings of roofs, on peculiar principles, may be had on application.
Drawings of the iron lighthouse spoken of in the Times and other papers see the Expositor for February 25th; may be seen by application.
References to firms of the highest class can be given.

NASMYTH'S PATENT
WROUGHT-IRON Fire-proof Flooring.
JOHN WALKER, Sole Manufacturer and Licensee.
Offices, 69, Gracechurch-street.

FIRE-PROOF FLOORS.
The late lamentable accident in Gracechurch-street serves to prove that where cast-iron is the foundation on which floors are made, much dependence cannot be placed on it. This induces John Walker to earnestly solicit the attention and inspection of Architects, Engineers, &c., to Mr. G. NASMYTH'S PATENT FLOORING, of which J. W. is the sole licensee and manufacturer. The material is wrought iron, and therefore not subject to sudden fracture, as cast-iron is—and wood is not introduced.
Descriptive examples may be had, models may be seen, and every information obtained, at JOHN WALKER'S OFFICES, 69, Gracechurch-street.
MANUFACTURER OF CORRUGATED IRON.

PATENT VULCANIZED INDIA-RUBBER TUBING, for Gas Fittings, Chemical Purposes, Fire Engines, Manure Pumps, &c.—JAMES LYNE HANCOCK, Sole Manufacturer (and Licensee), Goswell-mews, Goswell-road, London, begs to invite the attention of Architects, Builders, Engineers, and the trade generally, to the Vulcanized India-Rubber Tubing, which is now manufactured from 1-inch bore and upwards, in lengths from 50 to 100 feet, and of various strengths, suitable to the purposes for which it is applied. VULCANIZED HOSE for FIRE ENGINES, LIQUID MANURE, and for conveying HOT WATER to BATHS in DWELLING-HOUSES and BREWERIES, manufactured to resist great pressure of any length and size to order.
*** Testimonials may be had on application at the Manufactory.
N.B. VULCANIZED WASHERS and SHEET RUBBER for Steam and Hot Water Pipes, and Packings for Pistons and Gland-Brass of Steam Engines, cut any size to order.

INVENTORS' AID ASSOCIATION.—Provisionally registered.—To be incorporated by Royal Charter.—The capital of the Association to be raised by shares of £5 each.
No liability beyond the amount of shares. Estimated profits about 20 per cent.
The objects of the Association are to render more perfect the means of ascertaining the novelty of an Invention, the prevention of futile Inventions, and the taking out of patents for clever but poor men. The Association will in no instance work a patent themselves, but will introduce it to the notice of the capitalist, always giving priority of choice to a shareholder. Inventors desirous of availing themselves of this Association are requested to communicate with the Secretary, at the office, between the hours of eleven and three o'clock.—Applications for the preceding shares to be made to the Secretary, of whom also prospectuses and every information can be obtained.
WILLIAM M. ROBERTSON, Secretary.

LOANS.—Persons desirous of obtaining ADVANCES from 50l to 50,000l upon approved personal security, repayable by easy instalments extending over a lengthened period, are invited to examine the principles of the BRITISH MUTUAL SUBSCRIPTION LOAN ASSURANCE CLASSES. Prospectuses, reports, and every information may be obtained on application at the British Mutual Life Office, 17, New Bridge-street, Blackfriars. Rules 6d. each copy, or 1s. per post. Note.—Four more classes are now in course of formation for London, and will immediately commence operations.

BRITISH ASSURANCE COMPANY,
8, KING-STREET, CHEAPSIDE.
Chairman.—SYDNEY SMIRKE, Esq., A.R.A.
The rates on both Fire and Life Assurance are as low as can with safety be taken. The premiums for Life Assurance made payable to suit the convenience of the assured. Prospectuses and all particulars may be had at the head office, or of any of the agents.
JOHN REDDISH, Manager.

CLERICAL, MEDICAL, and GENERAL LIFE ASSURANCE SOCIETY.
An Extraordinary GENERAL MEETING of the Proprietors and the Assured of this Society will be held at the Office in Great Russell-street, on THURSDAY, the 1st day of January next, at Two o'clock precisely, for the purpose of declaring a BONUS out of the Profits which have accrued from the several business of the Society during the five years ending June 30, 1854.
GEO. H. PINCKARD, Resident Secretary.
69, Great Russell-street, Bloomsbury, Dec. 18, 1854.

IMPERIAL LIFE INSURANCE COMPANY, 1, OLD BROAD-STREET, LONDON.
CHARLES CAYE, Esq., Chairman.
THOMAS NEWMAN HUNT, Esq., Deputy-Chairman.
A New Scale of Premiums on Insurances for the whole term of life has recently been adopted, by which a material reduction has been made at all ages below 70 years.
Four-fifths, or 80 per cent. of the profits are assigned to policies every fifth year; and may be applied to increase the sum insured; to an immediate payment in cash; or to the reduction and ultimate extinction of future premiums.
One-third of the premium on Insurances of 30l and upwards, for the whole term of life, may remain as a debt upon the policy, to be paid off at convenience; by which means it may be insured for the present outlay otherwise required for it used.
Loans.—The Directors will lend sums of 30l and upwards on the security of policies effected with this Company for the whole term of life when they have acquired an adequate value.
Security.—Those who effect Insurances with this Company are protected by its large subscribed capital from the risk incurred by members of Mutual Societies.
Insurances without participation in profits may be effected at reduced rates.
SAMUEL INGALL, Actuary.
*** Policies effected before the 31st January, 1855, will have Five Years' Bonus assigned to them from the Profits to be declared in 1856.

PHŒNIX FIRE ASSURANCE COMPANY, Lombard-street, and Charing-cross, London. Established in 1782.

DIRECTORS AND OFFICERS.
SIR ROBERT HARRY INGLIS, Bart., M.P.

Decimus Burton, Esq.	James Horne, Esq.
Octavius Edward Coope, Esq.	John Dorrien Magens, Esq.
William Cotton, Esq.	J. Masterman, Esq., M.P.
William Davis, Esq.	John Peter Muspratt, Esq.
George Arthur Fuller, Esq.	Richard Price, Esq.
Emanuel Goodhart, Esq.	George Stanley Repton, Esq.
James J. Gordon, Esq.	Benjamin Shaw, Esq.
Henry Grace, Esq.	Charles Saunders Yorke, Esq.
Joseph Pierce Harris, Esq.	Wadsley Whitley, Esq.
Kirkman Daniel Hodgson, Esq.	Thomas Wilson, Esq.
Thomas Hodgson, Esq.	

ASSISTANT DIRECTOR—Thomas Richter, Esq.
AUDITORS.
John Davis, Esq. John Hodgson, Esq.
SECRETARIES.
Wilmer Harris, Esq. George William Lovell, Esq.
ASSISTANT SECRETARY AND SURVEYOR—John Shaw, Esq.
SOLICITORS—Messrs. Dawes and Sons, Angel-court.
Insurances against Loss by Fire are effected by the PHŒNIX COMPANY upon every description of Property, in every part of the World, on the most favourable Terms.
Persons insuring with the PHŒNIX COMPANY are not liable to make calls on those of others, as is the case in some offices.
Insurances with this Company expiring at Christmas must be renewed within Fifteen days thereafter, or they will become Void.
Receipts are now ready at the principal offices, Lombard-street and Charing-cross, and with the respective Agents throughout the United Kingdom.

GUARDIAN FIRE & LIFE ASSURANCE COMPANY, No. 11, Lombard-street, London.

DIRECTORS.
Thomson Hankey, Jun., Esq., Chairman.
Sir Walter R. Farquhar, Bart., Deputy-Chairman.

Henry Hulse Berens, Esq.	Stewart Marjoribanks, Esq.
John Dixon, Esq.	J. Jn Mangles, Esq., M.P.
Francis Hart Dyke, Esq.	Rowland Mitchell, Esq.
John Harvey, Esq.	James Morris, Esq.
John G. Hubbard, Esq.	Henry Norman, Esq.
George Johnstone, Esq.	Henry K. Reynolds, Jun. Esq.
John Labouchere, Esq.	John Thornton, Esq.
John Lubbock, Esq.	James Tulloch, Esq.
George Lyall, Esq.	Henry Vigne, Esq.

AUDITORS.

A. W. Robarts, Esq.	Henry Sykes Thornton, Esq.
Lewis Loyd, Jun., Esq.	John Henry Smith, Esq.

ACTUARY—Griffith Davies, Esq., F.R.S.
LIFE DEPARTMENT.—Under the provisions of an Act of Parliament, this Company now offers to future insurers FOUR-FIFTHS OF THE PROFITS, with quinquennial division, or a LOW RATE OF PREMIUM without participation of profits.
The next division of profits will be declared in June 1855, when all participating policies which shall have subsisted at least one year at Christmas 1854 will be allowed to share in the profits.
At the several past divisions of profits made by this Company, the reversionary bonuses added to the policies from one-half the profits amounted, on an average of the different ages, to 1l 1s. per cent. per annum on the sums insured, and the total bonuses added at the four septennial divisions exceeded 100 per cent.
FOREIGN RISKS.—The extra premiums required for the East and West Indies, the British Colonies, and the northern parts of the European Continent of America, have been materially reduced.
INVALID LIVES.—Persons who are not in such sound health as would enable them to insure their lives at the tabular premiums may have their lives insured at extra premiums.
LOANS granted on Life Policies to the extent of their values, provided such policies shall have been effected a sufficient time to have attained in each case a value not under 10l.
ASSIGNMENTS OF POLICIES.—Written notices of received and registered.
Notice is hereby given, that Assurances which expire at Christmas must be renewed within fifteen days at this office, or with Mr. BAMS, No. 1, St. James's-street, corner of Pall Mall; or with the Company's Agents throughout the kingdom, otherwise they become void.
GEO. KEYS, Secretary.

PROVISION FOR FAMILIES IN CASE OF DEATH; ENDOWMENTS FOR CHURCHES, CONVENTS, AND SCHOOLS, BY MEANS OF ANNUITIES.
THE CATHOLIC LAW and GENERAL LIFE ASSURANCE COMPANY, 8, New Coventry-street, Leicester-square, London; 18, Baggot's-walk, Dublin; and 38, Rue Trouchet, Paris. Incorporated under 7 & 8 Vict. c. 110.
CAPITAL 250,000l. in 5000 Shares.
This Company assures diseased as well as healthy lives for sums of from 5l. to 1,000l.
The annual income is nearly 4,000l.
Lives declined by other offices accepted at equitable rates.
Prospectuses, proposals, and every information furnished on application to the Actuary or Secretary.
WILLIAM HENRY ARCHER, Actuary.
WILLIAM SORRELL, Secretary.

LIFE ASSURANCE for the WORKING-CLASSES.
BRANCH OFFICE—2, EXETER CHANGE, WELLINGTON-STREET NORTH (opposite Waterloo bridge), STRAND.
Open every Evening from six till Eight o'clock.
Subscription for securing payments of 1l and up to 30l payable on death of subscriber, may be made upon the following terms, certified by the Actuary of the Company, W. H. Archer, Esq.:—
Weekly Contributions for payment of 1l at death.
Healthy persons whose age on becoming subscribers shall be—
From 1st to 3d years, to pay One Penny per Week.
" 3d to 45 " " Twopence " "
" 45 to 85 " " Threepence " "
Collectors call at the houses of Subscribers for these weekly subscriptions.
The rate of subscription will not increase as the contributor grows older, but the same weekly amount paid at the commencement will be continued throughout life.
Subscribers may make from one to ten subscriptions so as to secure the sum of Five, Ten, Fifteen, Twenty, and so on up to Fifty Pounds.
N.B. No communications relative to the assurance of sums from 5l. to 50l. can be attended to unless addressed to Mr. JOHN MOLYNEUX, 2, Exeter Change, Wellington-street North, Strand.

ATLAS ASSURANCE COMPANY
18, Cheapside, London.—Established, 1808.
DIRECTORS.
John Oliver Hanson, Esq., Chairman.
William George Prescott, Esq., Deputy-Chairman.
Sir William Brown, Bart. | Lieut.-Colonel L. Macleod
Arthur Edward Campbell, Esq. | Commander R.N.
Thomas Chapman, Esq., F.R.S. | James William Cole, Esq.
Donald Maclean, Esq. | Joseph Paxton, Esq.
Samuel Ramuz Magnay, Esq. | Arthur Augustus Rasch, Esq.
Moses Moseley, Esq.
AUDITORS.—Francis Hart Dyke, Esq., and Joseph Grote, Esq.
ACTUARY.—Charles Ansell, Esq., F.R.S.
SOLICITOR.—Thomas Browning, Esq.
SURVEYOR.—Thomas Hopper, Esq.

FIRE DEPARTMENT.
RETURNS.—Policies for 200l and upwards which may have been in force for one year prior to the date to which the Account is made up, will be periodically entitled to participate in the Returns of surplus Premium.
DISTILLERIES, SUGAR HOUSES, and MERCANTILE PROPERTY, in the Docks; in Private or Public Warehouses; also SHIPPING in Harbour; assured for the year or for any shorter period on advantageous terms.
FARMING STOCK is now exempt from duty, and may be assured without the average clause.
On assurances for SEVEN YEARS by one payment, a deduction of one-seventh part of the premium and duty will be made.
RENEWALS falling due on Christmas-day should be renewed within fifteen days thereafter.

LIFE DEPARTMENT.
The attention of the public has, in the advertisements and proposals of this Company of late years, been called to a Table of Additions applicable to and expectant on policies of particular dates and ages; the Directors now beg to submit the following statement of claims actually paid, showing the sums respectively assured and the bonuses thereon, and they request, in order to exemplify the advantageous plan of assurance proposed by this Company, that persons desirous of effecting assurances on their own lives or on the lives of others, will compare the subjoined new scale with the additions or bonuses of any of the other offices which may apply to a policy issued to them since 1808, when the Atlas Company adopted the bonus system.

STATEMENT OF CLAIMS PAID
on Policies effected in London or through an Agent in Great Britain.

No. of Policy	Name of Life Assured	Terms of Years during which Premiums received.	Sum Assured.	Bonus.	Total Amount paid.	Bonus per Cent. on the Sum Assured.	Bonus equal to the under mentioned per Cent. per Annum on the Sum Assured.
			£	£	£ s. d.	£ s. d.	£ s. d.
513	His Majesty William IV.	14	3000	1050	4050	35	2 10 0
2	His R. H. the Duke of York		3000	975	3975	32 10 0	2 5 0
3610	Admiral Sir W. Bedford Smith	8	1500	394	1894	26 5 0	3 5 0
1422	The late Duke of Argyll	14	3000	1455	4455	48 10 0	3 9 0
2555	The late Earl of Clarendon	15	2000	1150	3150	57 10 0	3 16 0
667	M. S. Bertie	21	2000	1600	3600	80 0 0	3 16 0
1579	Rev. Thomas Crompton	20	500	300	800	60 0 0	3 0 0
7	William Cullen, Esq.	19	500	187	687	37 10 0	1 19 0
756	George Jones, Esq.	21	1000	750	1750	75 0 0	3 11 0
1913	Sir John S. Sebright, Bart.	25	5000	2000	7000	40 0 0	1 12 0
1139	Nicholas Bridge	28	100	120	220	120 0 0	4 5 0
1610	Rev. F. W. Bloomberg, D.D.	28	500	1000	1500	200 0 0	7 2 0
6636	Rev. Richard Tillard	14	1000	714	1714	71 8 0	4 0 0
6636	Ditto	14	1000	714	1714	71 8 0	4 0 0
7[illegible]	Mrs. Susan Cope	23	1000	1000	2000	100 0 0	3 6 0
1877	James Pierce	21	500	500	1000	100 0 0	3 16 0
139	Richard Booth, Coventry	28	1000	1000	2000	100 0 0	3 11 0

Persons assured for the whole term of life, for 100l and upwards in Great Britain or Ireland respectively, will be entitled at the end of every FIFTH YEAR thereafter to participate in the surplus premiums, either by ADDITIONS to their policies, or an EQUIVALENT REDUCTION will be made in the future payments of premium, at the option of the assured.
Policies may also be effected for the whole term of life by a limited number of yearly payments.
ASSURANCES FOR SHORT PERIODS may also be effected on this office at considerably reduced rates of premium.
THE NEXT VALUATION will be made at Christmas 1855, and policies effected before that date will participate in proportion to the time they may then have been in force.
The Company's rates and proposals may be had at the office in London, or of any of the Agents in the Country, who are authorized to report on the appearance of lives proposed for assurance.
HENRY DENBIGH COUGH, Secretary.
18, Cheapside, December, 1854.

TO IRONMASTERS, RAILWAY DIRECTORS, ENGINEERS, and FOUNDERS.—The subscriber having been appointed SOLE AGENT in LONDON for the SALE of Mr. MORRIES STIRLING'S PATENT IRON, begs to intimate that he is prepared to supply railway companies, engineers, and founders, with the PATENT MALLEABLE and TOUGHENED CAST IRON, and that all orders addressed to him by them, and also for RAILS, well hardened surfaces, shall have his prompt attention. Specimens of the different proportions, and every information afforded on application. Information as to the terms of license under Mr. Stirling's Patents will be given by the subscriber, and also by Mr. JEE, C.E., 4, John-street, Adelphi.
Paul's Wharf, 25, Upper Thames-street. A. MACNAUGHT

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